

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

EMILY A STEIGERWALD

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-10568 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/13/2016 and confirmed on 7/26/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		49,922.31
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND	_____	49,922.31

Administrative Fees			
Filing Fee	0.00		
Notice Fee	0.00		
Attorney Fee	4,000.00		
Trustee Fee	2,592.92		
Court Ordered Automotive Insurance	0.00		
TOTAL ADMINISTRATIVE FEES	_____	6,592.92	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	30,558.12	0.00	30,558.12
	Acct: 0566				
	PNC BANK NA	11,565.57	11,565.57	0.00	11,565.57
	Acct: 0566				
	ERIE WATER WORKS*	1,205.70	1,205.70	0.00	1,205.70
	Acct: 1110				
	ERIE WATER WORKS*	0.00	0.00	0.00	0.00
	Acct: 1110				
					43,329.39

Priority					
	REBEKA A SEELINGER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	EMILY A STEIGERWALD	0.00	0.00	0.00	0.00
	Acct:				
	SEELINGER LAW CORPORATION	0.00	0.00	0.00	0.00
	Acct:				
	REBEKA A SEELINGER ESQ	4,000.00	4,000.00	0.00	0.00
	Acct:				

* * * N O N E * * *

Unsecured					
	ERIE WATER WORKS*	0.00	0.00	0.00	0.00
	Acct:				
	ALLIED INTERSTATE++	0.00	0.00	0.00	0.00
	Acct: 9153				
	BERKS CREDIT & COLLECTIONS INC*++	0.00	0.00	0.00	0.00
	Acct: 8647				
	CAINE AND WEINER++	0.00	0.00	0.00	0.00
	Acct: 4230				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 8106				
	COMMERCIAL ACCEPTANCE	0.00	0.00	0.00	0.00
	Acct: 9XDX				
	CREDIT COLLECTION SERVICES++	0.00	0.00	0.00	0.00

16-10568 TPA

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9522				
CREDITECH		0.00	0.00	0.00	0.00
Acct: 0568					
CREDITECH		0.00	0.00	0.00	0.00
Acct: 9037					
CREDITECH		0.00	0.00	0.00	0.00
Acct: 0479					
CREDITECH		0.00	0.00	0.00	0.00
Acct: 0747					
CREDITECH		0.00	0.00	0.00	0.00
Acct: 0657					
CREDITECH		0.00	0.00	0.00	0.00
Acct: 5753					
ERIE COMMUNITY CU		0.00	0.00	0.00	0.00
Acct:					
NATIONAL FUEL GAS DISTRIB CORP		1,502.90	0.00	0.00	0.00
Acct: 3703					
PENELEC/FIRST ENERGY**		3,006.67	0.00	0.00	0.00
Acct: 2114					
PORTFOLIO RECOVERY ASSOCIATES, LL		135.75	0.00	0.00	0.00
Acct: 0595					
REGIONAL ACCEPTANCE CORP		12,349.89	0.00	0.00	0.00
Acct: 5015					
UNIQUE NATIONAL COLLECTIONS		0.00	0.00	0.00	0.00
Acct: 3561					
AMERICAN INFOSOURCE LP AGENT FOR		381.64	0.00	0.00	0.00
Acct: 0001					
AMERICAN INFOSOURCE LP AGENT FOR		341.62	0.00	0.00	0.00
Acct: 0001					
ERIE COUNTY CLERK OF COURTS		0.00	0.00	0.00	0.00
Acct: 4916					
UDREN LAW OFFICES PC++		0.00	0.00	0.00	0.00
Acct: 4916					
BRIAN C NICHOLAS ESQ		0.00	0.00	0.00	0.00
Acct:					

NONE

TOTAL PAID TO CREDITORS 43,329.39

TOTAL CLAIMED	
PRIORITY	0.00
SECURED	12,771.27
UNSECURED	17,718.47

Date: 06/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmech@chapter13trusteevdpa.com

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

EMILY A STEIGERWALD

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:16-10568 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Emily A. Steigerwald
Debtor

Case No. 16-10568-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: agro

Page 1 of 3

Date Rcvd: Jun 28, 2021

Form ID: pdf900

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2021:

Recip ID	Recipient Name and Address
db	+ Emily A. Steigerwald, 2169 South Manor Drive, Erie, PA 16505-4768
14244307	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365
14244309	+ Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
14244311	+ Creditech, 50 N 7th St, Bangor, PA 18013-1791
14244312	+ Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14244313	+ Erie County Court of Common Pleas, 140 West 6th Street, Erie, PA 16501-1011
14244314	+ Erie Water Works, 340 W Bayfront Parkway, Erie, PA 16507-2004
14244316	+ Penelec, c/o First Energy, 331 Newman Springs Road, Bldg. 3, Red Bank, NJ 07701-5688
14244334	Penelec, PO Box 3687, Akron, OH 44309-3687
14244320	+ Udren Law Offices, P.C., Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14279160	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jun 28 2021 23:31:54	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14244306	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Jun 28 2021 23:27:00	Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
14244308	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 28 2021 23:32:01	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14244310	+ Email/Text: ccusa@ccuhomel.com	Jun 28 2021 23:26:00	Credit Coll, Credit Collection, 16 Distribution Drive Suite 1, Morgantown WV 26501-7209
14244315	+ Email/Text: Bankruptcy@natfuel.com	Jun 28 2021 23:27:00	National Fuel, PO BOX 2081, Erie, PA 16512-2081
14300012	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2021 23:26:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14244317	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2021 23:26:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14262715	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2021 23:31:46	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14244318	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2021 23:32:09	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14244319	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 28 2021 23:32:03	Regional Acceptance Co, 304 Kellm Road, Virginia Beach, VA 23462-2712
14247640	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 28 2021 23:32:03	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847

District/off: 0315-1

User: agro

Page 2 of 3

Date Rcvd: Jun 28, 2021

Form ID: pdf900

Total Noticed: 23

14244321	+ Email/Text: ebn@unique-mgmt.com	Jun 28 2021 23:27:00	Unique Ntl, Unique National, 119 East Maple Street, Jeffersonville IN 47130-3439
14244322	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 28 2021 23:26:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		PNC Bank, National Association
14244323	*+	Allied Interstate Llc, 7525 W Campus Rd, New Albany, OH 43054-1121
14244324	*+	Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
14244325	*P++	CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365
14244326	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14244327	*+	Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
14244328	*+	Credit Coll, Credit Collection, 16 Distribution Drive Suite 1, Morgantown WV 26501-7209
14244329	*+	Creditech, 50 N 7th St, Bangor, PA 18013-1791
14244330	*+	Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14244331	*+	Erie County Court of Common Pleas, 140 West 6th Street, Erie, PA 16501-1011
14244332	*+	Erie Water Works, 340 W Bayfront Parkway, Erie, PA 16507-2004
14244333	*+	National Fuel, PO BOX 2081, Erie, PA 16512-2081
14244335	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14244336	*+	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14244337	*+	Regional Acceptance Co, 304 Kellm Road, Virginia Beach, VA 23462-2712
14244338	*+	Udren Law Offices, P.C., Woodcrest COrporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14244339	*+	Unique Ntl, Unique National, 119 East Maple Street, Jeffersonville IN 47130-3439
14244340	*+	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
14244305	##+	Allied Interstate Llc, 7525 W Campus Rd, New Albany, OH 43054-1121

TOTAL: 2 Undeliverable, 17 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2021 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com

Brian Nicholas

on behalf of Creditor PNC Bank National Association bnicholas@kmllawgroup.com

District/off: 0315-1

User: agro

Page 3 of 3

Date Rcvd: Jun 28, 2021

Form ID: pdf900

Total Noticed: 23

Elizabeth Lamont Wassall

on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rebeka Seelinger

on behalf of Debtor Emily A. Steigerwald rebeka@seelingerlaw.com

Ronda J. Winnenour

cmevf@chapter13trusteewdpa.com

TOTAL: 6